

# NAVIENT

P.O. BOX 9500  
WILKES-BARRE, PA 18773-9500

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DEE L SHISHIDO  
31707 W. LAKE KETCHU  
M ROAD  
STANWOOD WA 98292-9709

DEE, we haven't received your student loan payment — make your payment or contact us right away.

As of 08/22/20, we haven't received your payment that was due on 08/07/20. To resolve your delinquency, send the Past Due Amount of \$75.09 or give us a call to work out a solution. See below for a breakdown of the loans in this payment.

If you made this payment recently, please disregard this notice.

#### Ways you can pay

**Online:** The fastest way to make a payment is by visiting [Navient.com](#). With our mobile site, it's easy to pay on your smartphone, too.

**By phone:** Call us at 888-272-5543.

**By mail:** Send checks or money orders to Navient, P.O. Box 9533, Wilkes-Barre, PA 18773-9533. Make sure to include your statement or write your account number on the check or money order.

#### Let us know if you can't make a payment

Making payments on time is the best way to protect your credit score and avoid late fees; but if you can't make a payment now, make sure to call us or visit us online to learn about your repayment options. We may be able to reduce your Monthly Payments through one of the Income-Driven Repayment (IDR) plans or temporarily postpone your payments.

#### We're here to help

We know financial challenges can come up unexpectedly, and we want to help you stay on track with your repayment schedule. If you have any questions, visit us online or give us a call.

Account number

[REDACTED]

Date

08/22/20

Manage your account online  
[Navient.com](#)

Contact us

888-272-5543

Monday – Thursday,

8 a.m. – 9 p.m.

Friday, 8 a.m. – 5 p.m. and

Saturday 8 a.m. – 12 p.m.

Eastern

Save money with Auto Pay: You may be able to earn an interest rate reduction by enrolling in Auto Pay. To enroll, log in to [Navient.com](#) and change your payment settings. Check your online account for benefit eligibility.



Exhibit 11

Para comunicarse en Español con 'Atención al Cliente',  
llame gratis al (888) 272-5543, y márgue el número correspondiente.